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	States Bankr rthern District						Voluntary Petition			
Name of Debtor (if individual, enter Last, First, McNamara, Anthony	, Middle):		Name of Joint Debtor (Spouse) (Last, First, Middle): McNamara, Kharen							
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-3926	ayer I.D. (ITIN) No./C	Complete EIN	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7765							
Street Address of Debtor (No. and Street, City, a 9339 Birch St Orland Park, IL	Street 93		Joint Debtor	(No. and Str	zip Code					
County of Residence or of the Principal Place o		•	ence or of the	Principal Pla	ace of Business:					
Cook Mailing Address of Debtor (if different from str		Mailir		of Joint Debt	tor (if differe	nt from street address):				
	F	ZIP Code					ZIP Code			
Location of Principal Assets of Business Debtor (if different from street address above):	:									
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check ☐ Health Care Bus ☐ Single Asset Rein 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other Tax-Exer (Check box. ☐ Debtor is a tax-ce	al Estate as d 01 (51B) oker mpt Entity , if applicable) exempt organ	ization	☐ Chapt☐	business debts.					
Filing Fee (Check or	under Title 26 o Code (the Intern		Code).		ed by an indivi onal, family, or		rpose."			
■ Full Filing Fee attached □ Filing Fee to be paid in installments (application for the court's consist unable to pay fee except in installments. Fulling Fee waiver requested (applicable to clattach signed application for the court's consistence.	able to individuals onl sideration certifying the Rule 1006(b). See Offic hapter 7 individuals o	nat the debtor cial Form 3A. nly). Must	Check	Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	ness debtor as nusiness debtor ncontingent la) are less than with this petition were solici	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed in \$2,190,000.			
Statistical/Administrative Information ★ Debtor estimates that funds will be available Debtor estimates that, after any exempt prop there will be no funds available for distribut	erty is excluded and a	administrative		es paid,		THIS	S SPACE IS FOR COURT USE ONLY			
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000] 5,001- 0,000	50,001- 100,000	OVER 100,000					
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion						
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion						

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B1 (Official For	m 1)(1/08)	Page 2 01 10	Page 2				
Voluntar	y Petition	Name of Debtor(s): McNamara, Anthony					
(This page mu	st be completed and filed in every case)	McNamara, Kharen					
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach a	dditional sheet)				
Location Where Filed:	US Bkpt Ct IL Chicago	Case Number: 08-19863	Date Filed: 7/31/08				
Location Where Filed:		Case Number:	Date Filed:				
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)				
Name of Debt - None -	or:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
	Exhibit A		xhibit B				
forms 10K a pursuant to S and is reques	eleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).					
☐ Exhibit	A is attached and made a part of this petition.	X_/s/ Thomas P Twomey Signature of Attorney for Debtor(s Thomas P Twomey 62731					
	Exh	ibit C					
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?				
	Exh	nibit D					
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made nt petition:	•	a separate Exhibit D.)				
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.					
	Information Regardin	•					
-	(Check any ap	al place of business, or principal asse					
	days immediately preceding the date of this petition or for	6 1	•				
□ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. □ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
	Certification by a Debtor Who Reside (Check all app		rty				
	Landlord has a judgment against the debtor for possession		, complete the following.)				
	(Name of landlord that obtained judgment)	<u> </u>					
	(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment						
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become du	ne during the 30-day period				
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1)).					

Page 3 of 10 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): McNamara, Anthony McNamara, Kharen

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Anthony McNamara

Signature of Debtor Anthony McNamara

X /s/ Kharen McNamara

Signature of Joint Debtor Kharen McNamara

Telephone Number (If not represented by attorney)

August 19, 2009

Date

Signature of Attorney*

X /s/ Thomas P Twomey

Signature of Attorney for Debtor(s)

Thomas P Twomey 6273191

Printed Name of Attorney for Debtor(s)

Zalutsky & Pinski, Ltd.

Firm Name

20 N Clark

Suite 600

Chicago, IL 60602

Address

Email: admin@ZAPLawFirm.com

312-782-9792 Fax: 312-782-0483

Telephone Number

August 19, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
Λ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Anthony McNamara Kharen McNamara	Case	e No.	
		Debtor(s) Chap	pter 13	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Anthony McNamara Anthony McNamara
Date: August 19, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Anthony McNamara			
In re	Kharen McNamara		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Kharen McNamara Kharen McNamara
Date: August 19, 2009

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B6D (Official Form 6D) (12/07)

In re	Anthony McNamara,	Case No.
	Kharen McNamara	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A M	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	N L I QU I	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx5388 Bank of America Mortgage 475 CrossPoint Hwy P.O. Box 9000 Getzville, NY 14068-9000		J	Opened 6/01/06 Last Active 6/04/08 1st Location: 9339 Birch St, Orland Park IL Value \$ 245,000.00		E D		209,204.00	0.00
Account No. Representing: Bank of America Mortgage			Countrywide Home Loams, Inc. Attn: Customer Service P.O. Box 5170 Simi Valley, CA 93062-5170 Value \$				203,204.00	0.00
Account No. Representing: Bank of America Mortgage			Deutsche Bank 7105 Corporate Dr. PTX-B-209 Plano, TX 75024 Value \$					
Account No. Cook County Treasurer 118 N Clark St Room 112 Chicago, IL 60602		J	2006-2008 Location: 9339 Birch St, Orland Park IL Value \$ 245,000.00				546.00	546.00
2 continuation sheets attached			·	Sub			209,750.00	546.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Anthony McNamara,		Case No	
	Kharen McNamara			
•		Dobtors	•	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

Account No. xxx1231 First Franklin Loan Services* 150 Allegheny Center IDC-24-000-40			Opened 6/01/06 Last Active 1/05/09 2nd Location: 9339 Birch St, Orland Park IL	D A T E D		
Pittsburgh, PA 15212		J	Value \$ 245,000.00		53,192.00	17,396.00
Account No. Representing: First Franklin Loan Services*			Franklin Credit Management Corp. Six Harrison Street New York, NY 10013			
Account No. Representing: First Franklin Loan Services*			Franklin Credit Management Corp. P.O. Box 2301 Jersey City, NJ 07303-2301			
Account No. xxxxxxxx2224	-		Value \$ Opened 11/18/04 Last Active 7/09/09			
Wachovia Dealer Services PO Box 25341 Santa Ana, CA 92799-5341		J	PMSI 2003 VW Jetta Value \$ 2,500.00		8,000.00	5,500.00
Account No. Representing: Wachovia Dealer Services			WFS Financial P.O. Box 19657 Irvine, CA 92623		2,223.00	2,22330
Sheet 1 of 2 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to		tota pag	61,192.00	22,896.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Anthony McNamara, Kharen McNamara		Case No.	
-		Debtors		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_	_						
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDA	SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxx0001			Opened 1/01/05 Last Active 7/02/08	٦	T E D			
Wells Fargo Acceptance P.O. Box 13460 Philadelphia, PA 19101-3460		J	pmsi 2001 Volvo S60 - OVER 100,000 MILES Value \$ 2,500.00		D		5 500 00	2 000 00
Account No.		┝	Value \$ 2,500.00	+	┢	Н	5,500.00	3,000.00
Representing: Wells Fargo Acceptance			Wells Fargo Acceptance 2501 Seaport Dr. Suite BH-300 Chester, PA 19013-1510					
Account No.		┞	Value \$	\perp				
			Value \$					
Account No.		H	, and ¢	t	H			
			Value \$					
Account No.								
			Value \$					
Sheet 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal (Total of this page)							5,500.00	3,000.00
Total (Report on Summary of Schedules)							276,442.00	26,442.00